

1 CLAIMS

2 What is claimed is:

3
4 1. A distributed computer program product having a plurality of program steps some of which
5 are to be executed on each of a terminal at a dealer, a first computer at web site of said
6 dealer, a second computer at a system host, and a third computer at one of a plurality of
7 funding sources to implement and control an interactive credit application and routing
8 system, each of said computers and said dealer terminal being connected to a
9 communications medium, said program product comprising:

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11 means at said dealer web site for providing a credit application to be completed by a
12 consumer;

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14 means at said dealer web site for forwarding a completed credit application to said system
15 host together with information that identifies said dealer;

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17 means at said host for receiving said credit application from said dealer web site;

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19 means at said host for selectively forwarding said received credit application to one or more
20 of said plurality of funding sources;

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22 means at said one or more of said plurality of funding sources for providing a funding
23 decision to said host;

1 means at said host for receiving said funding decision from said at least one of said one or
2 more of said plurality of funding sources; and

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4 means at said host for forwarding said received funding decision to said dealer web site.

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6 2. The program product as in claim 1 further comprising means at said host for forwarding said
7 received funding decision to said dealer terminal.

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9 3. The program product as in claim 2 wherein said host forwards said received funding decision
10 to said dealer by facsimile.

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12 4. The program product as in claim 1 further comprising means for storing said received
13 funding decision at said host

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15 5. The program product as in claim 1 further comprising means for generating lead information
16 about said credit application process for dealer follow-up.

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18 6. The program product as in claim 5 wherein said lead information includes consumer contact
19 information, vehicle information and information about whether the application process is
20 complete or incomplete.

1 7. The program product as in claim 1 further comprising means for receiving and forwarding
2 contract information electronically to said at least one of said one or more of said plurality of
3 funding sources for verification of said contract information.

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5 8. The program product as in claim 1 further comprising means for providing at said dealer web
6 site information about the status of said credit application.

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9 9. The program product as in claim 8 further comprising means for providing authorized access
10 to information at said web site about the status of said credit application.

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12 10. The program product as in claim 9 wherein said authorized access utilizes password
13 information.

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16 11. The program product as in claim 1 further comprising means for forwarding related
17 disclosures together with said received funding decision to said dealer web site.

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19 12. A system for providing a closed loop credit decision process for a consumer at a dealer web
20 site, said system comprising:

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22 a communications medium;
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1 a host system to implement and control an interactive credit application and routing system;
2 said host system connected to said communications medium;

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4 a dealer web site, said dealer web site connected to said communications medium; said dealer
5 web site for providing a credit application to be completed by a consumer and for forwarding
6 a completed credit application to said host system together with information that identifies
7 said dealer;

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9 a plurality of funding sources connected to said communications medium; and

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11 wherein said host system configured for receiving said credit application from said dealer
12 web site and for selectively forwarding said received credit application to one or more of said
13 plurality of funding sources, for receiving a funding decision from said at least one of said
14 one or more of said plurality of funding sources; and for forwarding said received funding
15 decision to said dealer web site.

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17 13. The system as in claim 12 wherein said host further forwards said received funding decision
18 to said dealer terminal.

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20 14. The system as in claim 13 wherein said host further forwards said received funding decision
21 to said dealer by facsimile.

1 15. The system as in claim 12 wherein said host further stores said received funding decision at
2 said host

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4 16. The system as in claim 12 wherein said host further generates lead information about said
5 credit application process for dealer follow-up.

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7 17. The system as in claim 16 wherein said lead information includes consumer contact
8 information, vehicle information and information about whether the application process is
9 complete or incomplete.

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11 18. The system as in claim 12 wherein said host further receives and forwards contract
12 information electronically to said at least one of said one or more of said plurality of funding
13 sources for verification of said contract information.

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15 19. The system as in claim 12 wherein said dealer web site provides information about the status
16 of said credit application.

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18 20. The system as in claim 19 wherein said dealer web site provides authorized access to
19 information about the status of said credit application.

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21 21. The system as in claim 20 wherein said authorized access utilizes password information.

1 22. The system as in claim 12 wherein said host further forwards related disclosures together
2 with said received funding decision to said dealer web site.